From: Thomas Ewald <tewald@wowway.com>
Sent: Saturday, February 20, 2010 8:30 PM
To: secretary <secretary@CFTC.gov>

Subject: Regulation of Retail Forex

I find it interesting that you are considering lowering the permitted margin ratio to 10:1. This will have as its most blatant effect the disallowing of most people's getting involved with the Forex. If this is your aim, then I suppose you should follow through with it. If, however, you care even a little about those of us in the under-\$100,00-per-year crowd, I strongly recommend against it.

Personally, I very much hope you leave it alone.

Thank you.

Thomas Ewald Detroit Area